20050401000149700 1/1 $13.00
Shelby Cnty Judge of Probate,AL
04/01/2005 10:54:30AM FILED/CERT

LIMITED POWER OF ATTORNEY

STATE OF TEXAS)
COUNTY OF DALLAS) ss. **KNOW ALL MEN BY THESE PRESENTS:**

That, **CitiFinancial Mortgage Company, Inc.**, a New York corporation ("CitiFinancial Mortgage"), formerly known as **Associates Home Equity Services, Inc.** and as **Ford Consumer Finance Company, Inc.**, and acting by and through its duly authorized officers and agents, and pursuant to the terms of that certain Service Agreement, effective as of January 21, 2003, entered into between CitiFinancial Mortgage and Burrow Closing Management Corporation, has made, constituted and appointed, and by these presents does hereby make, constitute and appoint **National Default REO Services, LLC**, a Delaware limited liability company, dba **Burrow REO**, its true and lawful Attorney ("Attorney in Fact) in its name, place and stead to do and perform the following acts, which are limited to real property and any improvements and fixtures located thereon (together called the "Property") which are owned by: **CitiFinancial Mortgage Company, Inc., CitiMortgage, Inc.** or **Citicorp Trust Bank, fsb, a Federal Savings Bank;**

To sign, seal, execute, acknowledge, and deliver, on behalf of the undersigned, such special warranty deeds, limited warranty deeds, warranty deeds or quitclaim deeds as may be necessary for the conveyance of the Property pursuant to the Service Agreement, at the closing of the sale of the Property, but only with respect to said Property, including with regard to real property, to execute, to acknowledge, to seal, to deliver and to revoke:

a) deeds and instruments (including but not limited to HUD-1 Settlement Statements, Affidavits, Bills of Sale and any other documents (excluding releases) necessary to transfer real property on behalf of Citifiancial Mortgage to convey title to 1-4 unit real estate owned by Citifinancial Mortgage;
b) documents (excluding releases) required of Citifinancial Mortgage as a seller of real estate, or otherwise required to be prepared and executed in connection with the sale of such real estate, to include but not be limited to a HUD-1; and
c) documents (excluding releases) required of Citifinancial Mortgage to obtain, transfer and/or convey title or ownership rights to mobile homes, modular homes or manufactured homes.

All rights, power and authority of said Attorney in Fact to exercise any and all rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein granted shall be in full force and effect until revoked by the undersigned, and no firm, person or corporation dealing with its said Attorney in Fact, shall be deemed to have knowledge of its revocation, except for actual knowledge of such revocation or until such revocation is filed by CitiFinancial Mortgage, is successors or assigns, in the real property records of the county or town where the Property is situated.

This Limited Power of Attorney is given pursuant to the resolutions adopted on February 11, 2003, by the Board of Directors of CitiFinancial Mortgage. It is the understanding of the undersigned that notwithstanding any provisions of the Texas Trust Act, nothing in this Power of Attorney shall prevent NATIONAL DEFAULT REO Services, LLC, from acting in its capacity as Attorney in Fact on behalf of CitiFinancial Mortgage Company, Inc., covering the Property that is the subject of this Limited Power of Attorney.

Executed this 18th day of June, 2004

CitiFinancial Mortgage Company, Inc.

By: _____
Printed Name: Rod Wylie
Its: Vice President

STATE OF TEXAS)
COUNTY OF DALLAS)

This instrument was acknowledged before me this 18th day of June 2004, by Rod Wylie, **Vice President** of **CitiFinancial Mortgage Company, Inc.**, a New York corporation, on behalf of said corporation.

_____
Notary Public

My Commission expires:
Commission No.

RAY HINES JR.
NOTARY PUBLIC STATE OF TEXAS
COMMISSION EXPIRES:
OCTOBER 31, 2007

AFTER RECORDING RETURN TO:
Raymond K. Steele, Associate General Counsel
CitiFinancial Mortgage Company, Inc.
250 East John Carpenter Freeway – 7D
Irving, Texas 75062

C:\Documents and Settings\AA069890\Local Settings\Temporary Internet Files\OLK6\limited POA - Citifi (new).doc~~H:\DOCS\limited POA - Citifi (new).doc~~

J.R. Moncus